



NFL Player Benefits

200 St. Paul Place • Suite 2420 • Baltimore, Maryland 21202-2040
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REGISTERED/RETURN RECEIPT

May 10, 2001

Mr. Andre T. Royal
6333 Lilly Pad Court
Charlotte, NC 28262



Re: Bert Bell/Pete Rozelle NFL Player Retirement Plan

Dear Mr. Royal:

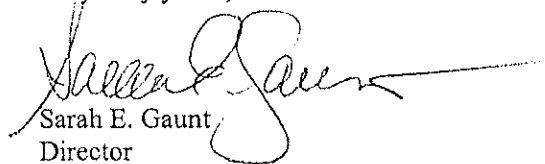
As you were informed, the Retirement Board approved your application for application for Total and Permanent Inactive disability benefits at their meeting held April 12, 2001. The effective date is March 1, 2001.

According to the provisions of the Plan, you are entitled to a monthly benefit of \$1,750.00. Enclosed is a check for \$5,250.00, which represents retroactive payment for the period March 2001 through and including May 2001. You have chosen not to have taxes withheld from the benefit. You may change this election at any time by requesting the appropriate form from the Plan Office. These disability benefits are taxable to you as ordinary income under federal tax law. You could be subject to excise taxes and penalties if you do not have enough withheld for taxes at the end of the year. In the future, the monthly payments will be sent directly to your home by the Trustee of the Plan, Chase Manhattan Bank. Should you decide to take advantage of direct mail deposit or electronic funds transfer, please contact this office for the appropriate form.

The Plan provides that total and permanent disability benefits are payable for life or until the cessation of the total and permanent disablement. These benefits are subject to periodic examination as directed by the Retirement Board. Please be advised the Plan states a player is eligible for total and permanent disability benefits if he is "totally disabled to the extent that he is substantially prevented from or substantially unable to engage in any occupation or employment for remuneration or profit." If you are employed or capable of being employed in the future, you have an obligation to notify the Plan Office immediately.

It is the Board's hope that this benefit will be of assistance to you and your family. If there are any questions, do not hesitate to contact this office.

Very truly yours,


Sarah E. Gaunt
Director

SEG:rme

cc: Michele Yaras-Davis
Valerie Cross

Enclosure: 5278141